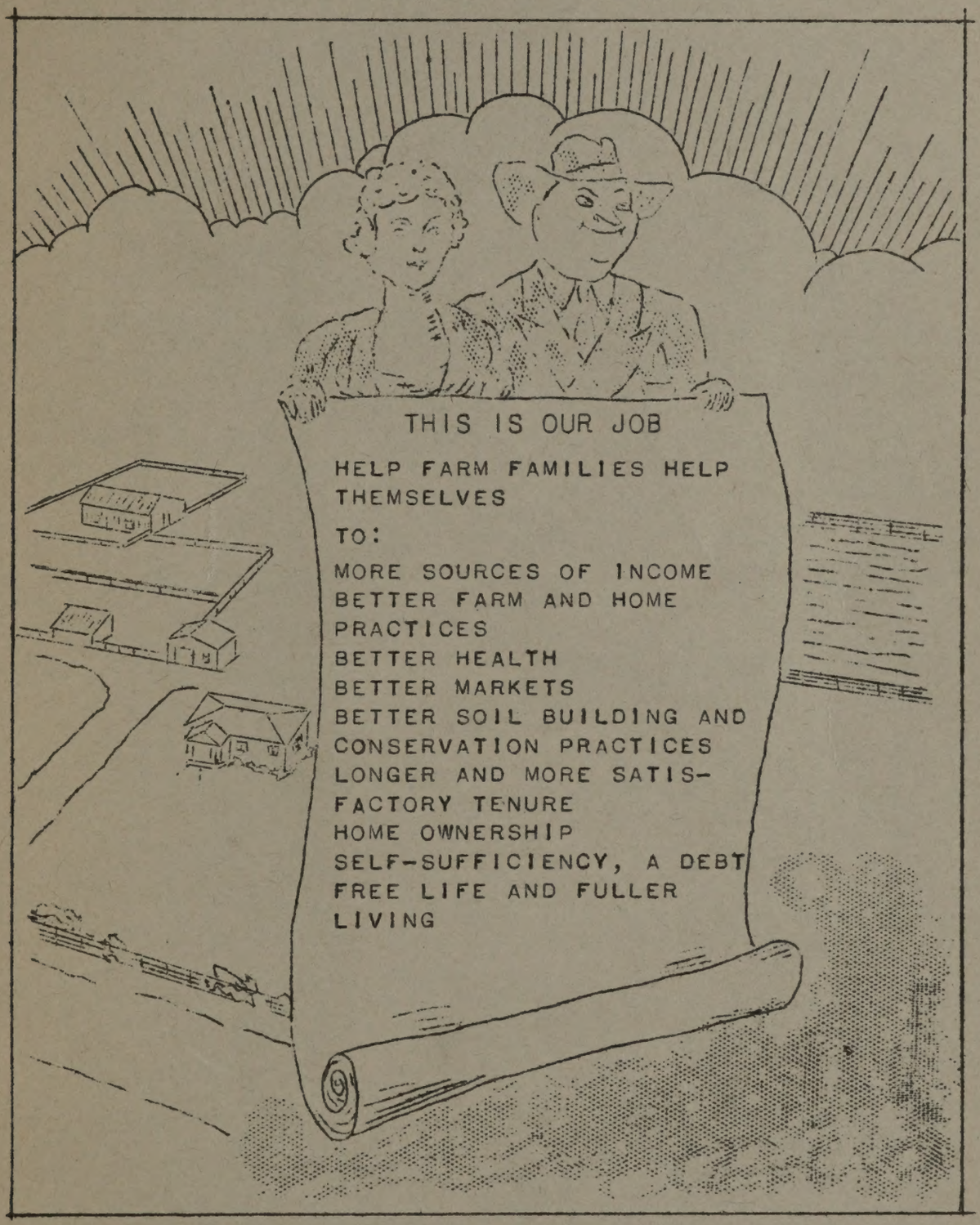
SUPERVISION

BY:
C. T. WATSON - STATE DIRECTOR



UNITED STATES DEPARTMENT OF AGRICULTURE
FARM SECURITY ADMINISTRATION
DALLAS, TEXAS

SUPERVISION

The Farm Security Administration makes available to farm families not able to get adequate credit elsewhere a type of supervised credit designed to help them help themselves.

In order that FSA Field workers may know when they are giving good supervision, the following definition is given. Good supervision may be defined as a type of leadership that reveals to farm families their problems and the solution to them; that inspires these families to exert an honest effort to improve existing conditions. According to this definition, good supervision does at least four things:

1. Leads farm families to recognize what their problems are.

2. Determines solutions to these problems.

3. Inspires these families to work toward improving their condition.

4. Increases self-respect and gives a resultant respect for the program.

In this first step to be successful, supervisors must lead families to recognize the real reasons for their financial insecurity. In searching for reasons for this insecurity, we may look into such areas as poor land, insufficient land, wrong cropping system, poor quality livestock, inadequate markets, insufficient credit or too much credit or poor use of credit, lack of long-time credit, high interest rates, insecure tenure, poor management, insufficient work, etc. The supervisor and the family should agree on what the major problems are. Unless this agreement is reached, very little effort or enthusiasm toward their solution will be put forth by the family.

At this point, good judgment and tactful dealing are extremely important. The leadership ability of the supervisor is frequently tested right here. Many times old precedents, customs, habits, superstitions, prejudices, and antiquated practices are to be replaced with newer and more improved ideas and ways of doing things. To get this done, supervisors must have knowledge, patience, tact, and resourcefulness, be genuinely sympathetic; and possess ability to inspire people to want and work for better things.

Occasionally we find families who know what their problems are and what the solutions are, but do nothing about them. In such cases, we need to apply the third characteristic of good supervision - "inspiration." The ability to inspire is frequently of more value than the ability to give technical information. Many people fail to do as well as they know how to do. Absence of a will to do may be the thing that is retarding or preventing progress.

WHEN SHOULD SUPERVISION WITH THE BORROWER BEGIN?

With the first contact, and with each succeeding contact as need arises. Care should be taken in seeing that each person who comes to the Farm Security Administration for financial help is given a full explanation of the underlying philosophy of the program - that of helping people help themselves - that it is a program of planning instead of guessing - a substitution of management for "luck". It is the opinion of many who have tried it that a better explanation of the program can be given in group meetings than can be satisfactorily given to individuals. More will be said about this under "Group Meetings".

Farm Families who understand the FSA program; who are informed as to why farm and home plans are made; why garden plans and canning budgets are required; why record keeping is urged; why food, feed and several sources of cash income are urgently recommended; and who believe in such a program will respond more readily to leadership or supervision than those who do not have this understanding. Every phase of the program should be explained. A thorough explanation of the services FSA has to offer and what is required of a person to be eligible to receive such services will lay a good foundation for future effective leadership.

Why do farmers come to FSA for credit? Is it because they have heard about farm and home planning, record keeping, budgeting expenditures, etc.? No! Chances are they have not even heard that such things are required or recommended. They come because they have learned from some source that the Government is lending money at a cheaper rate of interest than they can secure from any other source, and because they cannot get credit elsewhere.

This gives the FSA Supervisor a real opportunity to explain (preferably in group meetings) that the program is more than a lending and collecting program; that the money is only a means to an end; that it is a program of improved farm and home practices, placing stress on the production and conservation of an adequate diet for the family,

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ample feed for livestock, and two or more sources of cash income; and that emphasis is placed on thrift in the use of money. Each family should understand and believe in the principles and requirements of the program before being made a loan.

Within easy reach of each FSA Supervisor, there are several methods or vehicles through which help may be given. Let us consider these sources under separate headings of (1) Educational Group Meetings (2) Supervision Through Farm and Home Plan Making (3) Check Delivery (4) Borrowers' Annual Meeting (5) Family Appraisal Sheet (6) County Annual and Monthly Plans of Work (7) Weekly Plan of Work and Itinerary (8) Farm and Home Visits (9) The County FSA Committee as a Supervisory Influence and (10) Participation, Demonstrations and Educational Material.

EDUCATIONAL GROUP MEETINGS

In areas where it can be practically applied and assuming that three or more applications for loans have been placed with the supervisor, and approved by the county committee, plans for holding a group meeting should be made. Such a meeting should be carefully and definitely planned. The time and place should be most convenient for the applicants. Such details as light, heat, seating accommodations, writing materials, etc., must be arranged for in advance. In case there are children too small to leave at home arrangements must be made for their care during the meeting.

There are at least three good reasons why an explanation of the FSA program should be made to groups of new borrowers or applicants instead of attempting an explanation to each individual:

1. The supervisor does not have time to go into minute detail with each applicant. The applicant may call at the office on his first visit at a very inopportune time for the supervisor to give full explanation of the program.

2. Such personal things as honesty and proper regard for debt payment can be spoken of in groups more freely than if referred to in the presence of one person.

3. Important details can be developed in group discussions that would likely be missed if explanation were attempted with individuals.

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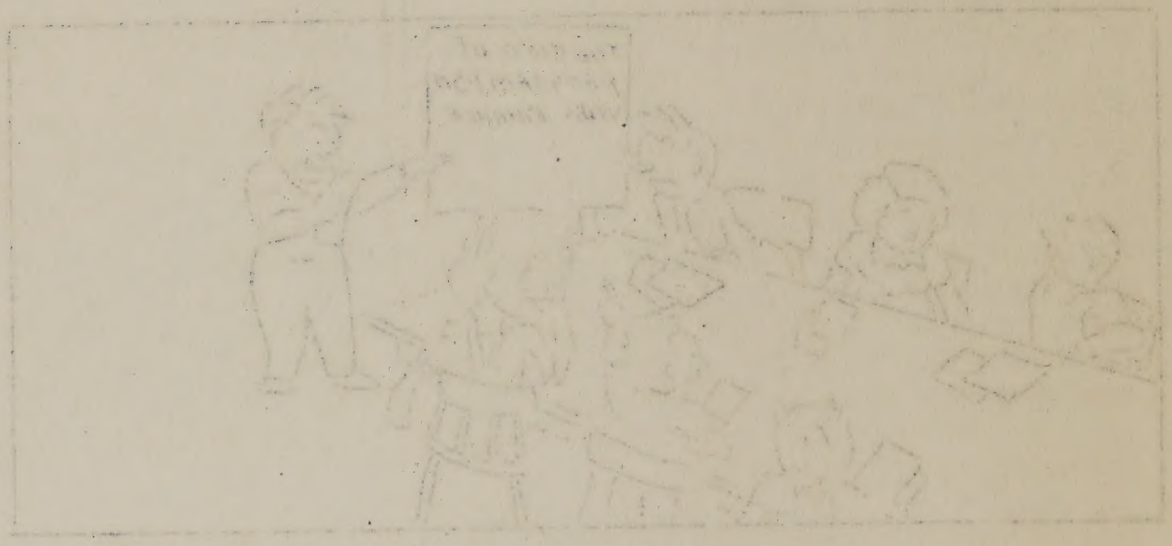
What should be explained at this meeting?

The answer is e-v-e-r-y-t-h-i-n-g. All phases of the program in which the families are to participate. An explanation of why FSA requires a planned farm and home program. Why definite plans are better than guessing and hoping. Show the importance of secure tenure and its relation to long-time objectives. Explain the value of debt adjustment to both debtor and creditor when this service is applicable. Many other services offered should be explained, such as the provision of medical care, hospitalization, and water facilities loans. Record keeping as a part of good planning should get considerable emphasis.

The well-planned program represents the "blueprints" or the "pattern"; the record book represents actual performance. By consulting plans made; then the record book, it is easy to determine the degree of progress. The record of actual performance can serve as a basis for future plans or adjustments. It is a barometer, indicating to the borrower and the supervisor the farm and home enterprises that should be increased, curtailed, or completely eliminated.



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What is the loan for?

It should be developed in this first meeting that the money being loaned is only a means to an end. Families who come to FSA for help rarely have sufficient food on hand to run the family for a year; they rarely have a flock of purebred poultry sufficient in size to provide eggs for the family needs, with some to sell for cash; they rarely have enough hogs and meat for home use. There may also be a need for better teams, power implements, and livestock to meet the needs of the farm; therefore, the loan is to provide these things until the family can get into full production and thereby produce these things that the first year on the program they have to buy or do without. By this method, FSA is helping people help themselves - the only help to which any able-bodied person is entitled.

One of the questions that arises in the minds of the average applicant is, "Why can I borrow money from the Government when I have been unable to get it from banks or other lending agencies?" He may not have been able to get more than $100 or $250 from other lending agencies, but needed $500 or $1000. Now, he wonders why the difference. The supervisor should explain that by making and following good, sound farm and home plans; by intelligent use of records as a guide to progress; and the practice of thrift in producing the living on the farm, all these constitute additional collateral the borrower had not thought about. This type of collateral doesn't show in the mortgage, but is recognized by FSA as being of real value to both lender and borrower.

At this point in the explanation of the program, emphasis on the difference between "furnishing" loans and "rehabilitation" loans should be brought out. A furnishing loan is an annual affair, while a rehabilitation loan covers a longer period of time and has as its objective putting the borrower in a position to eventually finance himself. This explanation should enable each applicant to determine in his own mind whether or not he is interested in the objectives of a rehabilitation loan, or if he wants to withdraw his application. Supervisors who are not well informed and believe in the purposes of rehabilitation loans may find they are making furnishing loans that will have to be repeated year after year. A little reflection at this point convinces us that loans of this type have perpetuated the proverty-breeding credit system that has long burdened southern farmers.

Food First

The production, conservation, and proper use of ample food for the family is to be stressed as business of first importance. In the past, too much of the family's income has been spent for food. (This was not because they had too much to eat, but because they produced such a small amount of their food needs.) Poor food, inadequate amounts and varieties and poor preparation are responsible for a great part of the physical infirmities that retard farm families in their efforts toward financial security. Emphasize the value of a year-round garden. Time spent in growing the food needs of the family usually earns more per hour than an equal amount of time spent in producing cash with which to buy foods. When hazards of cash crops destroy yields or when prices decline below cost of production then we find ourselves without cash or food unless we produce the food. Why run the expensive risk?

Land Preparation for Food Production

We should strongly insist on early preparation of the land intended for food production. Since gardens are usually planted before feed crops or cash crops, why not get the garden prepared first? In a meeting with thirteen new applicants, the question was asked, "How many have your land prepared for cotton and corn?" Thirteen farmers raised their hands. Another question, "How many have prepared your garden for planting?" Only two hands were raised. A third question, "Which do you plant first, your garden or your corn and cotton?" They answered, "The garden".

Why such practices? Primarily because we have never quite realized the value of a good, year-round garden. Too many times it is thought of as a "spring garden". Perhaps in the past we have stressed making money at the expense of better planning on how we can build a program that requires less money to live better. If we spend most of our cash income for things we should have grown (generally food and feed), we have made little or no progress toward self-sufficiency. Records kept by FSA families reveal that the value of food produced on a one-acre farm garden is worth more than a bale of cotton at 20¢ per pound. To most farm families a good year-round garden is worth more than the net profit realized from ten acres of cotton. It is equally as necessary that we emphasize the importance of ample production of feed for the livestock as well as several sources of cash income.

LEADERSHIP THROUGH FARM AND HOME PLAN MAKING

After families have attended an educational meeting and have decided that they want to carry on a farm and home program as outlined by the FSA Supervisor, they should be called together in small groups at a time and place most convenient to them. Families who understand the requirements of the program and the services offered will normally make their farm and home plans with more enthusiasm. Good leadership on the part of the supervisor will inspire the applicant to want the plan he needs. Without this

leadership, FSA will quite likely finance the same kind of plan the applicant has followed for years. It may be sound, but chances are it isn't.

It must be remembered that both the farm and home are involved in good planning. It is impossible to permanently rehabilitate with a one-sided plan. That is, a poor home plan can destroy the results of a good farm plan. The reverse is also true. Therefore, the husband and wife should work the plan up together. A farm and home plan is a family affair. The plan maps out the year's work for the family. Its real value depends upon the extent to which it reflects the desires and intentions of the family. The influence of the supervisors' thinking should be reflected in the kind of plans made.

At the time the check is delivered, the program is reviewed with the borrower, his record book is started if it has not already been, the check is entered in the record book. If he has not written his plan in the front of the record book it should be done by the borrower and his wife at this time. Requirements for repayment should be reviewed. It is possible that your most effective supervision may be done at this time.

WEEKLY WORK PLAN AND ITINERARY

Near the conclusion of each week, the county personnel should, in conference, review the week's work. They should set up for next week any unfinished undertaking, adding such activities as are seasonal, timely, and possible of accomplishment. The monthly work plan should be referred to and used in these conferences.

The weekly itinerary should contain more than the names to whom visits are to be made. It should contain what, when, where, with whom, and by whom the work is to be done. Accurate and definite advanced planning is a pretty good start toward success.

All group meetings to be held, all visits to be made, and all demonstrations to be given should be discussed, understood, and planned by the county personnel. A lack of definite planning is sure to result in duplication of effort, excessive mileage, a minimum of accomplishments, and ultimate disappointment.

FARM AND HOME VISITS

Among the most effective ways of giving constructive farm and home leadership is by individual visits in the farm home. The family's farm and home plan should be studied before the visit is made and referred to during the visit. The only excuse for making the visit is to aid the family in carrying out or adjusting their plans. It is doubtful if a visit to a farm can be justified if only one thing is done while there. Perhaps getting a note or mortgage signed, doctoring a sick cow, delivering garden seed, or any other similar "one barrel" shot visit is a loss of time and opportunity.

The alert supervisor will make inquiries about progress being made as planned, with a reference to the record book or income received to date compared with plans. If the plans reveal that $100 was expected from the sale of eggs and the records show only $10, the alert, aggressive supervisor will bring to the attention of the family the $90 reduction in income, which means they will be $90 short of their repayment plan unless something can be done to replace the loss. If the supervisor should leave the farm without helping the family know how to stimulate egg production or how to substitute some other enterprise to bolster income, he has missed an opportunity, has failed in his duty, and weakened his usefulness in the eyes of the family.

Upon each visit to the farm or with groups, it should be remembered that, in the educational meeting and when farm and home plans are made, food production was stressed as the first order of business. Families were urged to start their plans by determining their food needs and how nearly they could meet these needs through their own efforts. Now, assuming that the families were sold on the importance of food production, it behooves the supervisor (whether man or woman) to make inquiry concerning progress being made in food production before they talk to the family about cash crops. The first duty of the farm is to feed the family. The family should therefore be kept conscious of this fact by frequent comparisons of food plans and accomplishments.

If there are any evidences of progress, remember, good supervision begins with recognition of worthy achievement, effort, or attitude. Repeated failures rob people of courage and faith in themselves. There may be many times when a few encouraging words from the supervisor will revive interest and restore self-confidence and, thus, leave the family with a determination to carry on. Good supervision may be given by discussing with the family the jobs that should be done within the next few days or within the next few weeks and helping them decide which should have priority on their time. A few suggestions on where and how to start are always timely.

THE COUNTY FSA COMMITTEE AS A SUPERVISORY INFLUENCE

If the county committee is composed of three good, substantial farmers who have reputations in the county for honesty and sound judgment, they can help the supervisor put over a program which he

could not do alone. There are many ways in which the county committee can be used. Some of the ways are as follow:

1. Review caseload annually or more often.
2. Study problem cases and make recommendations.
3. Pass on FO and RR applications.
4. Build good public relations.

   (a) In respective communities
   (b) With public officials
   (c) With individual influential farmers, business and professional men
   (d) Appearing before service clubs and other types of meetings

5. Assist supervisor in locating and servicing transfer cases.
6. Participate in building and carrying out community and county program of work.
7. Assist supervisor in chattel appraisals.
8. Assist in tenure improvement and debt adjustment.
9. Participate in holding annual and educational meetings and demonstrations.
10. Aid in interpreting eligibility.
11. Farm and Home Plans with actual columns filled in have possibilities of being used in committee meetings as a measure of progress. At the same time committeemen would become more plan and record conscious.

In fact, the ability of the supervisor is reflected in how he utilizes his county committee. There are times when a few words by a committeeman to a borrower will prevent or head off a problem case.

A few suggestions to the supervisor on holding a meeting with the committee:

1. Make the committee meetings successful by making careful preparations. Make outline of items to be covered. Be businesslike.

2. Encourage committeemen to express their views. Make them feel it is their meeting - their responsibility. The FSA supervisor should not monopolize the meeting by doing all the talking. He should present the problem and allow discussion.

3. Draw on the knowledge of the committee, but be sure the committee does not assume a hard-boiled, banker attitude, forgetting the philosophy underlying our program - that of helping people help themselves.

4. Develop with the committee a program of public relations by which local people may be better informed concerning the whole FSA program and its purposes. (See suggestions above)

5. Keep accurate records of meetings held and actions taken.

6. Associate FSA Supervisors (Home) should attend county committee meetings.

We should build our program around our committee, keeping them well informed, and using their advice after they have been given all the facts. We must refrain from dumping into the laps of the committee, applications for loans, and then expect wise decisions unless we see that they have sufficient information upon which to base sound action. It is our job to keep them informed - even on each individual case. Remember, a well-informed, working committee can lighten your work, strengthen your support, and increase your chances for success.

FAMILY APPRAISAL

Appraising the family's problems and needs and the adjustments that should be made should be the objective of each supervisory visit. Then in order that a complete picture of the family and the farm may be viewed by the county supervisors, Form 128 should be made prior to making the annual county work plan and prior to making individual farm and home plans. Unless specific needs are recognized, the needed adjustments will likely be overlooked when farm and home plans are made. The appraisal sheet gives a birds-eye view that enables an alert supervisor to find influences and conditions retarding the progress of the family. In other words, the diagnosis, when properly made, also suggests a dependable remedy. When needs are determined and remedies prescribed and agreed upon, supervision is well on its way. A summary of the Family Appraisal sheets will indicate common needs. This indication will be basis for the County Annual Work Plan.

DEMONSTRATIONS AND EDUCATIONAL MATERIAL

Influencing people to do the things they should do or arousing their desire to act can sometimes be done through visual education, participation, demonstrations, illustrative material, or news letters. A

monthly newsletter oozing with timely information and dripping with simple, concrete practices applicable to the reader's needs may supervise his thinking and influence his actions more than a personal job may strike a responsive chord. A demonstration in which a person takes part is generally a very effective teaching device. Most people like to do things with their hands.

Educational material should, by all means, contain a well-filled Supervisory Kit.

SUMMARY

We are staking our rights to exist as an agency upon the results of supervision. It must be remembered that rehabilitation cannot be measured solely by the amount of money collected. We may be good lenders and collectors, but poor rehabilitators. It is possible to collect without rehabilitating the borrower, but we cannot rehabilitate without collecting. It is quite necessary that we teach respect for credit. A realistic repayment plan should be as vital as any other part of the farm and home plan. Every well-planned visit will consider the repayment plan along with other phases of the objectives discussed.

By breaking the word "supervision" into two words, we get "super" and "vision". "Super" means "above or beyond", and "vision" means "to see". By this combination of thought, we are, through supervision, leading our borrowers to see beyond their present condition or status, a living standard that offers more of the conveniences and necessities of life than they now enjoy. It is a new horizon out and beyond the ond to which they have been accustomed to looking.

To the conscientious supervisor, his is an opportunity to serve those who are economically less fortunate, who need information, inspiration, and a new hope. To succeed, we must first realize that we are a part of a movement much greater than we ourselves, and that our opportunity to serve is a challenge to the best we can give. The principal limitations for service are our personal limitations in ability and attitude. There will be opportunities for the efficient supervisor to give information and counsel in planning and management to farm families who are not immediately in need of financial help. Such opportunities for service should be welcomed.

Supervisors who stay mentally and physically alive and alert should inspire in farm families a renewed faith in themselves and a new

lasting appreciation for the confidence their Government has manifested in them.

If you make your borrowers like you and believe in you, they will follow your leadership.